

United States Bankruptcy Court
Northern District of California

In re:
Theya Prakashini Kanagaratnam
Debtor

Case No. 23-40702-CN
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0971-4
Date Rcvd: Jun 16, 2023

User: admin
Form ID: 3091

Page 1 of 2
Total Noticed: 11

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2023:

Recip ID	Recipient Name and Address
db	+ Theya Prakashini Kanagaratnam, 2316 Lakeshore Ave #16, Oakland, CA 94606-1055
15511196	Setene Finance LP, P.O. Box 8619, Philadelphia, PA 191018619

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ Email/Text: 13trustee@oak13.com	Jun 17 2023 00:41:00	Martha G. Bronitsky, P.O. Box 5004, Hayward, CA 94540-5004
smg	EDI: EDD.COM	Jun 17 2023 04:35:00	CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg	EDI: CALTAX.COM	Jun 17 2023 04:35:00	CA Franchise Tax Board, Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
smg	EDI: CALTAXFEE	Jun 17 2023 04:35:00	State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279
smg	^ MEBN	Jun 17 2023 00:35:12	Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
ust	+ Email/Text: ustpregion17.oa.ecf@usdoj.gov	Jun 17 2023 00:41:00	Office of the U.S. Trustee/Oak, Office of the United States Trustee, Phillip J. Burton Federal Building, 450 Golden Gate Ave. 5th Fl., #05-0153, San Francisco, CA 94102-3661
15511198	Email/Text: BKelectronicnotices@cenlar.com	Jun 17 2023 00:41:00	CENLAR FSB, P.O. Box 77404, Ewing, NJ 08628
15511199	+ EDI: CITICORP.COM	Jun 17 2023 04:35:00	Citibank NA, P.O. Box 769004, San Antonio TX 78245-9004
15511197	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 17 2023 00:41:00	Quicken Loans LLC, 1050 Woodward Ave., Detroit, MI 48226-3573

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

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belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2023 at the address(es) listed below:

Name	Email Address
Martha G. Bronitsky	13trustee@oak13.com
Office of the U.S. Trustee/Oak	USTPRegion17.OA.ECF@usdoj.gov

TOTAL: 2

Information to identify the case:

Debtor 1: Theya Prakashini Kanagaratnam
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-3695
 EIN: ---
 Debtor 2: _____
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: _____
 EIN: ---
 United States Bankruptcy Court: California Northern Bankruptcy Court
 Date case filed for chapter: 13 6/15/23
 Case number: 23-40702

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Theya Prakashini Kanagaratnam	
2. All other names used in the last 8 years		
3. Address	2316 Lakeshore Ave #16 Oakland, CA 94606	
4. Debtor's attorney Name and address	Theya Prakashini Kanagaratnam 2316 Lakeshore Ave #16 Oakland, CA 94606	Contact phone _____
5. Bankruptcy trustee Name and address	Martha G. Bronitsky P.O. Box 5004 Hayward, CA 94540	Contact phone (510) 266-5580 Email: 13trustee@oak13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case online at https://pacer.uscourts.gov .	Mailing Address: U.S. Bankruptcy Court 1300 Clay Street, Suite 300 Oakland, CA 94612	Hours open: Monday – Friday 9:00 am to 4:30 pm Contact phone (888) 821-7606 Date: 6/16/23

For more information, see page 2

7. Meeting of creditors

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

July 27, 2023 at 11:00 AM

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Via Tele/Videoconference

Trustee: Martha G. Bronitsky
Call in number/URL: www.zoom.com/join
Meeting ID: 882 497 946
Passcode: 341341

Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. **Failure to Appear May Result in the Dismissal of the Case without further notice.** A request for a continuance or to be excused from appearing must be made in writing at least 7 days before the meeting, timely filed with the court at the address above in box 6 and served by mail on the trustee at the address above in box 5.

8. Deadlines

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

Deadline to file a complaint to challenge dischargeability of certain debts: You must file:**Filing deadline: 9/25/23**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Deadline for all creditors to file a proof of claim (except governmental units):**Filing deadline: 8/24/23****Deadline for governmental units to file a proof of claim:****Filing deadline: 12/12/23**

For a bankruptcy case pending in the Northern District of California, a Proof of Claim may be filed electronically online at www.canb.uscourts.gov In the Quick Links section, click on "File an Electronic Proof of Claim."

Deadlines for filing proof of claim:

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Deadline to object to exemptions:

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

Filing deadline: 30 days after the conclusion of the meeting of creditors

9. Filing of plan, Hearing on Plan Confirmation

If the debtor has already filed a proper Chapter 13 Plan, the Plan is enclosed. If the debtor has not yet filed a proper Chapter 13 Plan, the Plan will be sent separately. Notice of confirmation hearing will be sent separately. The case is subject to dismissal, without further notice, upon failure of the debtor to commence making payments called for in the plan, not later than 30 days after the date of the filing of the plan or the order for relief, whichever is earlier. At the confirmation hearing the court may dismiss or convert the case or continue the hearing without prior notice upon a determination the debtor(s) is unable to present a feasible plan. Written objections to confirmation of the plan must be filed with the court on or before the date stated above for the Meeting of Creditors and served upon the trustee, Debtor(s), and Debtors' Attorney.

10. Creditors with a foreign address

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

11. Filing a chapter 13 bankruptcy case

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

13. Discharge of debts

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.